

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Edward Peterson  
Zepher R. Stroud**  
Debtor(s)

Bankruptcy Case No.: 15-21980-GLT  
Related to Docket No. 109  
Chapter: 13  
Docket No.: 110 – 109  
Concil. Conf.: January 26, 2017 at 10:00 AM

**ORDER**

**WHEREAS**, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and are in material default under the plan,

**IT IS HEREBY ORDERED** that, on or before **December 9, 2016**, Debtor(s) must file *Documentary Proof of Payment* according to the accompanying *Instructions*, together with either:

1. a *Notarized Affidavit or Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes an explanation of Debtor(s)' failure to comply with the current plan payment and/or a statement setting forth why the Debtor(s) dispute the *Certificate of Default*;

**OR**

2. a *Notice of Proposed Modification to Confirmed Plan* and an *Amended Plan* to cure the plan defaults. Debtor(s) must make all plan payments in accordance with the *Amended Plan* pending its confirmation. If the Debtor(s) default on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing.

**IT IS FURTHER ORDERED** that, if the Debtor(s) elect to file an *Amended Plan*, the Debtor(s) must immediately serve a copy of the *Notice of Proposed Modification to Confirmed Plan*, the *Amended Plan*, and the *Documentary Proof of Payment* on the Chapter 13 Trustee and all parties on the mailing matrix and file a *Certificate of Service* with the Clerk.

On or before **December 19, 2016**, if the Debtor(s) elect to file an *Amended Plan*, all *Objections* must be filed and served on the Debtor(s), Chapter 13 Trustee and any creditor whose claim is the subject of the *Objection*. Any creditor who files a timely *Objection* must appear at the scheduled Conciliation Conference. Untimely *Objections* will not be considered.

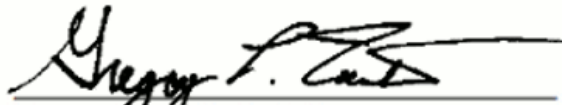
On **January 26, 2017 at 10:00 AM** a Conciliation Conference (on plan defaults or the *Amended Plan*) will occur with the Chapter 13 Trustee at 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.

If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.

This case will be **DISMISSED WITHOUT PREJUDICE** and no hearing or conference shall take place, unless the Debtor(s) comply fully with this *Order* by filing and serving all of the required items.

Dated: October 25, 2016

cm: All Creditors and Parties In Interest

  
\_\_\_\_\_  
Gregory L. Taddonio, Judge  
United States Bankruptcy Court

**INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT**

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment.

The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnecour, Trustee  
P.O. Box 84051  
Chicago, IL 60689-4002

## Imaged Certificate of Notice Page 4 of 5

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Edward Peterson  
Zepher R. Stroud  
DebtorsCase No. 15-21980-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: ctak  
Form ID: 213Page 1 of 2  
Total Noticed: 31

Date Rcvd: Oct 25, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 27, 2016.

db/jdb  
cr +Edward Peterson, Zepher R. Stroud, 435 MacFarlane Drive, Pittsburgh, PA 15235-4217  
+Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor, Pittsburgh, PA 15212-5860  
cr +Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 375 North Shore Drive, Suite 600, Pittsburgh, PA 15212-5866  
14065151 +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853  
14054357 Comcast, P.O. Box 8002, Southeastern, PA 19398-3002  
14054358 +DOMINION VIRGINIA POWER, PO BOX 26666, 18TH FLOOR, RICHMOND VA 23261-6666  
(address filed with court: Dominion Peoples, P.O. Box 26666, Richmond, VA 23261-6666)  
14132855 ECMC, PO BOX 16408, ST. PAUL MN 55116-0408  
14054360 Fashion Bug, P.O. Box 84073, Columbus OH 31908-4073  
14054361 Financial Claims, Inc., P.O. Box 3029, Kirkland, WA 98083-3029  
14068478 GM Financial, P.O. Box 78143, Phoenix, AZ 85062-8143  
14054362 Mun. of Penn Hills, c/o Central Tax Bureau of Pa., Inc., 600 W. Railroad Avenue, Verona, PA 15147-1140  
14079601 +Penn Hills School District, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441  
14054364 Penn Hills School District, c/o Maiello, Brungo & Maiello, LLP, One Churchill Park, 3001 McCrady Road, Pittsburgh, PA 15235  
14054365 Penn Hills Sewage, c/o Central Tax Bureau of Pa., Inc., 600 W. Railroad Avenue, Verona, PA 15147-1140  
14054366 +Penn Hills YMCA, c/o Diversified Collections, Inc., 1165 Garden Street, P.O. Box 200, Greensburg, PA 15601-0200  
14068480 Peoples Natural Gas Company, P.O. Box 535323, Pittsburgh, PA 15253-5323  
14054367 Verizon, c/o The CBE Group, 131 Tower Park, Suite 100, P.O. Box 2547, Waterloo, IA 50704-2547  
14054368 +Wells Fargo Bank, N.A., 3476 Stateview Blvd., Ft. Mill, SC 29715-7200  
14085024 +Wells Fargo Bank, N.A., Attention: Bankruptcy Department, MAC # D3347-014, 3476 Stateview Boulevard,, Fort Mill, SC 29715-7203  
14068481 +Wilksburg-Penn Joint Water Authority, 2200 Robinson Blvd., Pittsburgh, PA 15221-1193

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14054356 +E-mail/Text: EBNProcessing@afni.com Oct 26 2016 01:50:08 Citizens Financial Group, c/o AFNI, 404 Brock Drive, P.O. Box 3517, Bloomington, IL 61702-3517  
14126747 +E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Oct 26 2016 01:50:59 Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C.,, 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945  
14054359 +E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Oct 26 2016 01:50:59 Duquesne Light Company, 411 Seventh Avenue, Pittsburgh, PA 15219-1942  
14122786 E-mail/PDF: resurgentbknofications@resurgent.com Oct 26 2016 01:54:04 LVNV Funding, LLC its successors and assigns as, assignee of FNBK, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
14055494 E-mail/Text: mof\_bknofice@marklfinancial.com Oct 26 2016 01:50:07 MarkOne Financial, P O Box 550870, Jacksonville, FL 32255-0870  
14077078 E-mail/Text: blegal@phfa.org Oct 26 2016 01:50:03 PHFA/HEMAP, 211 NORTH FRONT ST, PO BOX 8029, HARRISBURG, PA 17105  
14110151 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Oct 26 2016 02:03:07 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
14054363 E-mail/Text: blegal@phfa.org Oct 26 2016 01:50:03 Pa. Housing Finance Agency, 211 N. Front Street, P.O. Box 15206, Harrisburg, PA 17105-5206  
14194634 E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Oct 26 2016 01:55:08 Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847  
14087537 E-mail/Text: appebnmailbox@sprint.com Oct 26 2016 01:49:55 Sprint Corp, Attn Bankruptcy Dept, PO Box 7949, Overland Park KS 66207-0949  
14087510 E-mail/Text: appebnmailbox@sprint.com Oct 26 2016 01:49:55 Sprint Nextel Correspondence, Attn Bankruptcy Dept, PO Box 7949, Overland Park KS 66207-0949

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Duquesne Light Company  
cr NATIONSTAR MORTGAGE LLC  
cr Wells Fargo Bank, N.A.  
cr\* +AmeriCredit Financial Services, Inc. dba GM Financ, PO Box 183853, Arlington, TX 76096-3853  
cr\* +Penn Hills School District, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441  
14068479\* MarkOne Financial, P O Box 550870, Jacksonville, FL 32255-0870  
14087511\* +SPRINT NEXTEL CORRESPONDENCE, ATTN BANKRUPTCY DEPT, PO BOX 7949, OVERLAND PARK KS 66207-0949  
(address filed with court: Sprint Nextel Correspondence, Attn Bankruptcy Dept, PO Box 7949, Overland Park KS 66207-0949)

TOTALS: 3, \* 4, ## 0

District/off: 0315-2

User: ctak  
Form ID: 213

Page 2 of 2  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 27, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2016 at the address(es) listed below:

James A. Prostko on behalf of Creditor Wells Fargo Bank, N.A. pawb@fedphe.com,  
james.prostko@phelanhallinan.com  
Jennifer L. Cerce on behalf of Creditor Penn Hills School District jlc@mbm-law.net  
Joseph P. Schalk on behalf of Creditor Wells Fargo Bank, N.A. pawb@fedphe.com,  
joseph.schalk@phelanhallinan.com  
Joshua I. Goldman on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com  
Michael S. Geisler on behalf of Debtor Edward Peterson m.s.geisler@att.net,  
msgeis@yahoo.com;michaelgeisler13@gmail.com  
Michael S. Geisler on behalf of Joint Debtor Zepher R. Stroud m.s.geisler@att.net,  
msgeis@yahoo.com;michaelgeisler13@gmail.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bernsteinlaw.com;cabbott@ecf.courtdrive.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company, LLC sjw@sjwpgh.com,  
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com  
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 11